Series 2023-1 Harvey Trust

Investor Report

As at **30-September-2026**

Transaction Details

Closing Date	Thursday, 15 June 2023
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Issuer	Perpetual Trustee Company Limited
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T. Limited
Liquidity Facility Provider	National Australia Bank Limited
Redraw Provider	Great Southern Bank
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited
Collections Account Provider	National Australia Bank Limited
Legal Maturity Date	Distribution Date in December 2054

Note Portfolio Summary

Note Balances	Issued $	Current Invested $	Margin (bps)	Subordination	Bond factor
Class A-1 Notes	690,000,000	241,389,469	1.30%	16.04%	34.98%
Class AB-R Notes	30,000,000	23,066,269	1.45%	8.02%	76.89%
Class B-R Notes	12,750,000	9,803,164	1.60%	4.61%	76.89%
Class C-R Notes	8,625,000	6,631,552	1.75%	2.31%	76.89%
Class D-R Notes	3,525,000	2,710,287	2.10%	1.36%	76.89%
Class E-R Notes	2,475,000	1,902,967	4.20%	0.70%	76.89%
Class F-R Notes	2,625,000	2,018,298	5.40%	0.00%	76.89%
Total*	**750,000,000**	**287,522,007**			

**N.B principal payments on notes are distributed on the 16th day of the following month (or next business day if date falls on a weekend)*

Mortgage Portfolio Information

Total Current Balance:	$281,168,748
Total Number of Loans:	1,248
Average Current Balance:	$225,295
Highest Current Balance:	$1,064,205
Seasoning Average (Months):	111.19
Seasoning (Weighted Average) (Months):	81.51
Remaining Loan Term (Average) (Months):	220.17
Remaining Term (Weighted Average):	259.37
Remaining Term (Maximum) (Months):	313.36
Approval LVR (Average)	57.26%
Approval LVR (Weighted Average)	61.04%
Scheduled LVR (Average)	43.08%
Scheduled LVR (Weighted Average)	52.72%
Scheduled LVR (Maximum)	89.54%
Current LVR (Average)	35.61%
Current LVR (Weighted Average)	50.45%
Current LVR (Maximum)	89.54%
Variable Rate (Weighted Average)	6.41%
Fixed Rate (Weighted Average)	6.01%
Rate on All Loans (Weighted Average)	6.40%
Variable Rate Loans (Percentage by value):	98.12%
Fixed Rate Loans (Percentage by value)	1.88%
Owner Occupied (Dollar Value)	$227,860,809
Owner Occupied (Percentage)	81.04%
Pool reduction	$6,353,259
Monthly Repayment speed	2.21%
Single Monthly Mortality Rate (SMM)	1.80%
CPR (Monthly)	19.59%
CPR (Quarterly)	17.39%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$287,522,007
Scheduled Repayments Received During Period	-$2,516,072
Unscheduled Repayments Received During Period	-$6,163,755
Redraws	$1,009,275
Interest	$1,317,292
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$281,168,748
Defaulted Amounts (ie shortfalls written off)	$0
Recoveries on Defaulted Amounts	$0

** Methodology Update: Effective September 2026, the SMM/ CPR calculation methodology has been refined as part of our ongoing review process*

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Mortgage Portfolio Statistical Tables

Table 1 - Approval Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	$ Original Balance	% by Original Balance
> 0% <= 20%	142	11.38%	38,471,824	8.50%
> 20% <= 30%	50	4.01%	10,871,576	2.40%
> 30% <= 40%	108	8.65%	29,292,874	6.47%
> 40% <= 50%	121	9.70%	40,758,205	9.01%
> 50% <= 55%	74	5.93%	26,709,321	5.90%
> 55% <= 60%	106	8.49%	38,933,230	8.60%
> 60% <= 65%	90	7.21%	38,725,856	8.56%
> 65% <= 70%	97	7.77%	38,379,827	8.48%
> 70% <= 75%	81	6.49%	31,617,195	6.99%
> 75% <= 80%	212	16.99%	91,337,861	20.18%
> 80% <= 85%	25	2.00%	11,968,526	2.64%
> 85% <= 90%	55	4.41%	22,690,214	5.01%
> 90% <= 95%	52	4.17%	20,503,690	4.53%
> 95%	35	2.80%	12,274,640	2.71%
Total	**1,248**	**100.00%**	**452,534,839**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	233	18.67%	17,334,407	5.19%
> 20% <= 30%	161	12.90%	27,400,454	8.20%
> 30% <= 40%	164	13.14%	40,349,347	12.08%
> 40% <= 50%	171	13.70%	52,645,498	15.76%
> 50% <= 55%	85	6.81%	28,779,960	8.61%
> 55% <= 60%	107	8.57%	38,039,320	11.38%
> 60% <= 65%	95	7.61%	34,576,831	10.35%
> 65% <= 70%	69	5.53%	27,081,523	8.10%
> 70% <= 75%	73	5.85%	30,202,572	9.04%
> 75% <= 80%	52	4.17%	22,310,406	6.68%
> 80% <= 85%	28	2.24%	11,181,164	3.35%
> 85% <= 90%	10	0.80%	4,233,796	1.27%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	**1,248**	**100.00%**	**334,135,277**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	400	32.05%	19,641,465	6.99%
> 20% <= 30%	151	12.10%	27,519,972	9.79%
> 30% <= 40%	144	11.54%	36,760,819	13.07%
> 40% <= 50%	149	11.94%	44,506,223	15.83%
> 50% <= 55%	70	5.61%	22,958,469	8.17%
> 55% <= 60%	91	7.29%	32,897,565	11.70%
> 60% <= 65%	73	5.85%	26,870,810	9.56%
> 65% <= 70%	54	4.33%	20,339,321	7.23%
> 70% <= 75%	53	4.25%	22,180,231	7.89%
> 75% <= 80%	36	2.88%	15,902,461	5.66%
> 80% <= 85%	22	1.76%	9,176,609	3.26%
> 85% <= 90%	5	0.40%	2,414,801	0.86%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	259	20.75%	4,071,186	1.45%
$50,000 to $100,000	131	10.50%	9,670,499	3.44%
$100,000 to $150,000	135	10.82%	17,043,141	6.06%
$150,000 to $200,000	115	9.21%	20,045,541	7.13%
$200,000 to $250,000	110	8.81%	24,900,778	8.86%
$250,000 to $300,000	110	8.81%	30,325,317	10.79%
$300,000 to $350,000	99	7.93%	32,031,580	11.39%
$350,000 to $400,000	76	6.09%	28,427,599	10.11%
$400,000 to $500,000	103	8.25%	45,989,459	16.36%
$500,000 to $750,000	93	7.45%	54,456,547	19.37%
$750,000 to $1,000,000	16	1.28%	13,142,896	4.67%
$1,000,000 to $1,500,000	1	0.08%	1,064,205	0.38%
$1,500,000+	0	0.00%	0	0.00%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Series 2023-1 Harvey Trust

Investor Report

As at **30-September-2026**

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	746	70.64%	9,279,882	17.51%
$50,000 to $100,000	148	14.02%	10,598,081	20.00%
$100,000 to $150,000	62	5.87%	7,478,512	14.11%
$150,000 to $200,000	41	3.88%	7,179,439	13.55%
$200,000 to $250,000	24	2.27%	5,351,811	10.10%
$250,000 to $300,000	9	0.85%	2,408,065	4.54%
$300,000 to $400,000	13	1.23%	4,365,070	8.24%
$400,000 to $500,000	8	0.76%	3,517,615	6.64%
$500,000 to $1,000,000	5	0.47%	2,820,149	5.32%
$1,000,000+	0	0.00%	0	0.00%
Total	**1,056**	**100.00%**	**52,998,623**	**100.00%**

Table 6 - Product Type

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	2	0.16%	985,843	0.35%
2 Year Fixed	7	0.56%	1,916,941	0.68%
3 Year Fixed	8	0.64%	2,276,645	0.81%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	1	0.08%	107,702	0.04%
Variable	1,230	98.56%	275,881,617	98.12%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 7 - Fixed Rate Mortgages by Fixed Rate Term Remaining

	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	3	16.67%	1,579,784	29.88%
6 to 12 months	6	33.33%	1,918,083	36.28%
12 to 24 months	5	27.78%	1,209,778	22.88%
24 to 36 months	4	22.22%	579,485	10.96%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	**18**	**100.00%**	**5,287,131**	**100.00%**

Table 8 - Loan Seasoning

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 3 months	0	0.00%	0	0.00%
6 to 12 months	0	0.00%	0	0.00%
12 to 18 months	0	0.00%	0	0.00%
18 to 24 months	0	0.00%	0	0.00%
24 to 36 months	0	0.00%	0	0.00%
36 to 48 months	41	3.29%	12,287,654	4.37%
48 to 60 months	412	33.01%	113,841,052	40.49%
60 to 180 months	510	40.87%	132,860,626	47.25%
180 to 360 months	285	22.84%	22,179,416	7.89%
360+ months	0	0.00%	0	0.00%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	3	0.24%	38,082	0.01%
5 to 10 years	14	1.12%	621,269	0.22%
10 to 15 years	43	3.45%	3,838,977	1.37%
15 to 20 years	100	8.01%	16,180,799	5.75%
20 to 25 years	168	13.46%	34,130,425	12.14%
25 to 30 years	901	72.20%	224,513,056	79.85%
30+ years	19	1.52%	1,846,140	0.66%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	51	4.09%	1,049,581	0.37%
5 to 10 years	151	12.10%	8,695,893	3.09%
10 to 15 years	208	16.67%	26,512,075	9.43%
15 to 20 years	205	16.43%	41,889,740	14.90%
20 to 25 years	372	29.81%	118,322,656	42.08%
25 to 30 years	261	20.91%	84,698,803	30.12%
30+ years	0	0.00%	0	0.00%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	1,233	98.80%	0	276,511,871	98.34%
1 to 29 days	12	0.96%	14,492	3,385,505	1.20%
30 to 59 days	2	0.16%	7,420	765,170	0.27%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	1	0.08%	10,182	506,202	0.18%
Total	**1,248**	**100.00%**	**32,094**	**281,168,748**	**100.00%**

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Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Owner Occupied Loans	1,025	82.13%	227,860,809	81.04%
Investment Loans	223	17.87%	53,307,939	18.96%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Qld	500	40.06%	103,629,615	36.86%
NSW	330	26.44%	84,573,234	30.08%
Vic	293	23.48%	63,348,050	22.53%
WA	75	6.01%	15,781,013	5.61%
SA	25	2.00%	5,705,631	2.03%
ACT	20	1.60%	6,889,701	2.45%
Tas	4	0.32%	944,718	0.34%
NT	1	0.08%	296,784	0.11%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	986	79.01%	231,687,465	82.40%
Inner city	5	0.40%	1,322,413	0.47%
Non metro	257	20.59%	48,158,870	17.13%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	384	30.77%	84,466,996	30.04%
Non-metro	116	9.29%	19,162,620	6.82%
New South Wales				
Metro	259	20.75%	68,626,897	24.41%
Non-metro	71	5.69%	15,946,337	5.67%
Victoria				
Metro	243	19.47%	54,121,023	19.25%
Non-metro	50	4.01%	9,227,026	3.28%
Western Australia				
Metro	60	4.81%	12,874,451	4.58%
Non-metro	15	1.20%	2,906,562	1.03%
South Australia				
Metro	21	1.68%	4,979,518	1.77%
Non-metro	4	0.32%	726,114	0.26%
Australian Capital Territory				
Metro	20	1.60%	6,889,701	2.45%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	3	0.24%	754,507	0.27%
Non-metro	1	0.08%	190,211	0.07%
Northern Territory				
Metro	1	0.08%	296,784	0.11%
Non-metro	0	0.00%	0	0.00%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
4350	22	1.76%	3,564,544	1.27%
3030	14	1.12%	3,092,118	1.10%
2527	15	1.20%	3,084,133	1.10%
4305	11	0.88%	2,713,203	0.96%
4207	10	0.80%	2,610,170	0.93%
4209	10	0.80%	2,544,528	0.90%
3977	9	0.72%	2,536,414	0.90%
3024	10	0.80%	2,503,923	0.89%
2529	6	0.48%	2,419,627	0.86%
4165	10	0.80%	2,249,872	0.80%
Total	**117**	**9.38%**	**27,318,532**	**9.72%**

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Mortgage Portfolio Statistical Tables

Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0.00 to 3.00 %	0	0.00%	0	0.00%
3.00 to 3.25 %	0	0.00%	0	0.00%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	0	0.00%	0	0.00%
3.75 to 4.00 %	0	0.00%	0	0.00%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	0	0.00%	0	0.00%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	0	0.00%	0	0.00%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	3	0.24%	452,563	0.16%
5.50 to 5.75 %	5	0.40%	1,718,321	0.61%
5.75 to 6.00 %	52	4.17%	20,461,228	7.28%
6.00 to 6.25 %	405	32.45%	120,806,414	42.97%
6.25 to 6.50 %	293	23.48%	70,589,928	25.11%
6.50 to 6.75 %	130	10.42%	23,908,374	8.50%
6.75 to 7.00 %	99	7.93%	18,676,635	6.64%
7.00 to 7.25 %	90	7.21%	11,740,359	4.18%
7.25 to 7.50 %	26	2.08%	1,953,546	0.69%
7.50+ %	145	11.62%	10,861,381	3.86%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	1,229	98.48%	274,540,942	97.64%
Interest Only Loans	19	1.52%	6,627,805	2.36%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 12 months	8	42.11%	2,752,542	41.53%
12 to 24 months	3	15.79%	856,868	12.93%
24 to 36 months	4	21.05%	1,732,623	26.14%
36 to 48 months	1	5.26%	498,584	7.52%
48 to 60 months	3	15.79%	787,188	11.88%
60+ months	0	0.00%	0	0.00%
Total	**19**	**100.00%**	**6,627,805**	**100.00%**

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
QBE LMI	203	16.27%	43,707,079	15.54%
Helia LMI	75	6.01%	8,327,874	2.96%
Other	0	0.00%	0	0.00%
Uninsured	970	77.72%	229,133,795	81.49%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	363	29.09%	92,984,280	33.07%
Renovation	113	9.05%	20,962,569	7.46%
Purchase - New Dwelling	95	7.61%	19,208,107	6.83%
Purchase - Existing Dwelling	367	29.41%	93,872,810	33.39%
Purchase - Investment Dwelling	107	8.57%	23,956,832	8.52%
Other	203	16.27%	30,184,150	10.74%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	1,066	85.42%	244,808,178	87.07%
Duplex	12	0.96%	3,448,771	1.23%
Townhouse	31	2.48%	6,541,944	2.33%
Apartment / Unit / Flat	135	10.82%	25,493,682	9.07%
Vacant Land	0	0.00%	0	0.00%
Villa	4	0.32%	876,173	0.31%
Other	0	0.00%	0	0.00%
Total	**1,248**	**100.00%**	**281,168,748**	**100.00%**

Table 23 - Reserves

	$ Current Balance
Excess Revenue Reserve	750,000
Extraordinary Expenses Reserve	150,000
Total	**900,000**

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Distribution Summary		**$**	**$**
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			8,856,832
Interest Earnings on the Collections Account (excluding Cash Deposit)			29,147
Input Tax Credits Received From ATO			5,727
Net Fixed Rate Swap Receipt From Swap Provider			2,653
Net Basis Swap Receipt From Swap Provider			61,576
Total			**8,955,934**
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A-1 Notes	Principal Payment	5,333,887	
	Coupon Payment	1,131,885	6,465,772
Class AB-R Notes	Principal Payment	509,686	
	Coupon Payment	111,002	620,689
Class B-R Notes	Principal Payment	216,617	
	Coupon Payment	48,385	265,001
Class C-R Notes	Principal Payment	146,535	
	Coupon Payment	33,548	180,083
Class D-R Notes	Principal Payment	59,888	
	Coupon Payment	14,491	74,379
Class E-R Notes	Principal Payment	42,049	
	Coupon Payment	13,459	55,508
Class F-R Notes	Principal Payment	44,598	
	Coupon Payment	16,265	60,863
Other			
Trust Expenses			224,365
Redraws			1,009,275
Transfer to/from Reserves			0
Total			**8,955,934**

Great Southern Bank, a business name of Credit Union Australia Ltd ABN 44 087 650 959 confirms that it retains a net economic interest of not less than 5 per cent of the Series 2023-1 Harvey Trust, in accordance with Article 405 of Regulation (EU) No. 575/2013